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D-1116R1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

J. Richard Hanna, et al.

Serial No.: **09/408,858**

Art Unit **2876**

Confirm. No.: **4536**

Patent Examiner

Filed: **September 30, 1999**

Jared J. Fureman

Title: **Automated Merchant Banking
Apparatus and Method**

Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Office Action ("Action") dated January 30, 2002 kindly amend the
above identified Application without prejudice as follows:

In the Claims

Kindly add new claims 22-30 as follows:

22. (newly added) A method comprising: